

# United States Bankruptcy Court

## District of Minnesota

# Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): <b>Schmitz, Kevin R.</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Schmitz, Jacki L.</b>
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>ASF Executive Realty of St. Cloud, LLC; ASF Prestige Builders of St. Cloud, Inc.; ASF C&amp;S of St. Cloud, Inc.; ASF Schmitz Red Angus; ASF JLS Property Management, LLC</b>	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): <b>ASF Executive Realty of St. Cloud, LLC; ASF JLS Property Management, LLC; ASF C&amp;S of St. Cloud, Inc.; ASF Schmitz Red Angus</b>
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-0354</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-0362</b>
Street Address of Debtor (No. and Street, City, and State): <b>936 Oakcrest Lane Sauk Rapids, MN</b> <div style="text-align: right;">ZIP Code <b>56379</b></div>	Street Address of Joint Debtor (No. and Street, City, and State): <b>936 Oakcrest Lane Sauk Rapids, MN</b> <div style="text-align: right;">ZIP Code <b>56379</b></div>
County of Residence or of the Principal Place of Business: <b>Benton</b>	County of Residence or of the Principal Place of Business: <b>Benton</b>
Mailing Address of Debtor (if different from street address): <b>P.O. Box 245 Sauk Rapids, MN</b> <div style="text-align: right;">ZIP Code <b>56379</b></div>	Mailing Address of Joint Debtor (if different from street address): <b>P.O. Box 245 Sauk Rapids, MN</b> <div style="text-align: right;">ZIP Code <b>56379</b></div>
Location of Principal Assets of Business Debtor (if different from street address above):	

<b>Type of Debtor</b> (Form of Organization) (Check one box)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<b>Nature of Business</b> (Check one box)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other  <b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)  <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <div style="margin-top: 10px;"> <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding         </div>
<b>Nature of Debts</b> (Check one box)  <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.		

<b>Filing Fee</b> (Check one box)  <input checked="" type="checkbox"/> Full Filing Fee attached  <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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<b>Statistical/Administrative Information</b> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.	THIS SPACE IS FOR COURT USE ONLY										
<b>Estimated Number of Creditors</b> <table style="width: 100%; text-align: center;"> <tr> <td><input type="checkbox"/> 1-49</td> <td><input checked="" type="checkbox"/> 50-99</td> <td><input type="checkbox"/> 100-199</td> <td><input type="checkbox"/> 200-999</td> <td><input type="checkbox"/> 1,000-5,000</td> <td><input type="checkbox"/> 5,001-10,000</td> <td><input type="checkbox"/> 10,001-25,000</td> <td><input type="checkbox"/> 25,001-50,000</td> <td><input type="checkbox"/> 50,001-100,000</td> <td><input type="checkbox"/> OVER 100,000</td> </tr> </table>	<input type="checkbox"/> 1-49	<input checked="" type="checkbox"/> 50-99	<input type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> OVER 100,000	
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<b>Estimated Assets</b> <table style="width: 100%; text-align: center;"> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input type="checkbox"/> \$100,001 to \$500,000</td> <td><input type="checkbox"/> \$500,001 to \$1 million</td> <td><input checked="" type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table>	<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input checked="" type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion	
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<b>Estimated Liabilities</b> <table style="width: 100%; text-align: center;"> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input type="checkbox"/> \$100,001 to \$500,000</td> <td><input type="checkbox"/> \$500,001 to \$1 million</td> <td><input checked="" type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table>	<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input checked="" type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion	
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**Voluntary Petition***(This page must be completed and filed in every case)*

Name of Debtor(s):

**Schmitz, Kevin R.****Schmitz, Jacki L.****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

Case Number:

Date Filed:

**- None -**

District:

Relationship:

Judge:

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

**X**

Signature of Attorney for Debtor(s)

(Date)

**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)

\_\_\_\_\_  
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Schmitz, Kevin R.****Schmitz, Jacki L.****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Kevin R. Schmitz**Signature of Debtor **Kevin R. Schmitz****X /s/ Jacki L. Schmitz**Signature of Joint Debtor **Jacki L. Schmitz**

Telephone Number (If not represented by attorney)

**November 29, 2010**

Date

**Signature of Attorney\*****X /s/ Richard C. Salmen**

Signature of Attorney for Debtor(s)

**Richard C. Salmen 95308**

Printed Name of Attorney for Debtor(s)

**Felhaber Law Firm**

Firm Name

**220 South Sixth Street, Suite 2200  
Minneapolis, MN 55402**

Address

**Email: rsalmen@felhaber.com****612-373-8413 Fax: 612-338-4608**

Telephone Number

**November 29, 2010**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

**United States Bankruptcy Court  
District of Minnesota**

In re **Kevin R. Schmitz  
Jacki L. Schmitz**

Debtor(s)

Case No. \_\_\_\_\_  
Chapter **7**

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Kevin R. Schmitz  
Kevin R. Schmitz

Date: November 29, 2010

**United States Bankruptcy Court  
District of Minnesota**

In re **Kevin R. Schmitz  
Jacki L. Schmitz**

Debtor(s)

Case No. \_\_\_\_\_  
Chapter **7**

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Jacki L. Schmitz

Jacki L. Schmitz

Date: November 29, 2010

**United States Bankruptcy Court**  
**District of Minnesota**

In re **Kevin R. Schmitz,**  
**Jacki L. Schmitz**

Debtors

Case No. \_\_\_\_\_

Chapter 7

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>10</b>	<b>3,045,600.00</b>		
B - Personal Property	<b>Yes</b>	<b>7</b>	<b>554,611.00</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>2</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>12</b>		<b>5,496,004.00</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>2</b>		<b>32,036.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>6</b>		<b>324,565.68</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>2</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>6,000.00</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>8,005.00</b>
Total Number of Sheets of ALL Schedules		<b>45</b>			
Total Assets			<b>3,600,211.00</b>		
Total Liabilities				<b>5,852,605.68</b>	



**United States Bankruptcy Court**  
**District of Minnesota**

In re **Kevin R. Schmitz,**  
**Jacki L. Schmitz**

Debtors

Case No. \_\_\_\_\_

Chapter 7

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- ☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

**State the following:**

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

In re **Kevin R. Schmitz,  
Jacki L. Schmitz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Homestead property located at 936 Oakcrest Lane, Sauk Rapids, Benton County, Minnesota 56379-2556, legally described as follows, to-wit:  See Schedule A-1 attached hereto and incorporated by reference herein	Fee ownership	J	200,000.00	202,000.00
Real property located at 35547 Sullivan Drive, Hillman, Morrison County, Minnesota, legally described as follows, to-wit:  See Schedule A-2 attached hereto and incorporated by reference herein	Fee ownership	J	225,000.00	229,000.00
Real property located at 2273 - 15th Street, N.E., Sauk Rapids, Benton County, Minnesota, legally described as follows, to-wit:  See Schedule A-3 attached hereto and incorporated by reference herein (130 acres total)	Fee ownership	J	1,060,000.00	2,765,000.00
Real property located at 1101 Mockingbird Loop, Sartell, Stearns County, Minnesota, legally described as follows, to-wit:  Lot 24, Block 1, Pine Lakes Village, Common Interest Community No. 76, according to the plat and survey on file and of record in the Office of the County Recorder in and for Stearns County, Minnesota	Fee ownership	J	104,900.00	149,225.00
Real property located at 1105 Mockingbird Loop, Sartell, Stearns County, Minnesota, legally described as follows, to-wit:  Lot 23, Block 1, Pine Lakes Village, Common Interest Community No. 76, according to the plat and survey thereof on file and of record in the Office of the County Recorder in and for Stearns County, Minnesota	Fee ownership	J	104,900.00	125,453.00
Sub-Total >			<b>1,694,800.00</b>	(Total of this page)

In re **Kevin R. Schmitz,  
Jacki L. Schmitz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE A - REAL PROPERTY**  
(Continuation Sheet)

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Real property located at 1117 Mockingbird Loop, Sartell, Stearns County, Minnesota, legally described as follows, to-wit:  Lot 20, Block 1, Pine Lakes Village, Common Interest Community No. 76, according to the plat and survey thereof on file and of record in the Office of the County Recorder in and for Stearns County, Minnesota	Fee ownership	J	104,900.00	151,916.00
Real property located at 1131 Mockingbird Loop, Sartell, Stearns County, Minnesota, legally described as follows, to-wit:  Lot 14, Block 1, Pine Lakes Village, Common Interest Community No. 76, according to the plat and survey thereof on file and of record in the Office of the County Recorder in and for Stearns County, Minnesota	Fee ownership	J	104,900.00	131,825.00
Real property located at 1133 Mockingbird Loop, Sartell, Stearns County, Minnesota, legally described as follows, to-wit:  Lot 13, Block 1, Pine Lakes Village, Common Interest Community No. 76, according to the plat and survey thereof on file and of record in the Office of the County Recorder in and for Stearns County, Minnesota	Fee ownership	J	92,000.00	116,902.00
Real property located at 1135 Mockingbird Loop, Sartell, Stearns County, Minnesota, legally described as follows, to-wit:  Lot 12, Block 1, Pine Lakes Village, Common Interest Community No. 76, according to the plat and survey thereof on file and of record in the Office of the County Recorder in and for Stearns County, Minnesota	Fee ownership	J	104,900.00	128,165.00

Sub-Total > **406,700.00** (Total of this page)Sheet 1 of 3 continuation sheets attached to the Schedule of Real Property

In re **Kevin R. Schmitz,  
Jacki L. Schmitz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE A - REAL PROPERTY**  
(Continuation Sheet)

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Real property located at 1137 Mockingbird Loop, Sartell, Stearns County, Minnesota, legally described as follows, to-wit:  Lot 11, Block 1, Pine Lakes Village, Common Interest Community No. 76, according to the plat and survey thereof on file and of record in the Office of the County Recorder in and for Stearns County, Minnesota	Fee ownership	J	104,900.00	148,078.00
Real property located at 1203 Mockingbird Loop, Sartell, Stearns County, Minnesota, legally described as follows, to-wit:  Lot 9, Block 1, Pine Lakes Village, Common Interest Community No. 76, according to the plat and survey thereof on file and of record in the Office of the County Recorder in and for Stearns County, Minnesota	Fee ownership	J	104,900.00	146,751.00
Real property located at 1205 Mockingbird Loop, Sartell, Stearns County, Minnesota, legally described as follows, to-wit:  Lot 8, Block 1, Pine Lakes Village, Common Interest Community No. 76, according to the plat and survey thereof on file and of record in the Office of the County Recorder in and for Stearns County, Minnesota	Fee ownership	J	104,900.00	129,379.00
Real property located at 1215 Mockingbird Loop, Sartell, Stearns County, Minnesota, legally described as follows, to-wit:  Lot 3, Block 1, Pine Lakes Village, Common Interest Community No. 76, according to the plat and survey thereof on file and of record in the Office of the County Recorder in and for Stearns County, Minnesota	Fee ownership	J	104,900.00	152,839.00

Sub-Total > **419,600.00** (Total of this page)Sheet 2 of 3 continuation sheets attached to the Schedule of Real Property

In re **Kevin R. Schmitz,  
Jacki L. Schmitz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE A - REAL PROPERTY**  
(Continuation Sheet)

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Real property located at 1217 Mockingbird Loop, Sartell, Stearns County, Minnesota, legally described as follows, to-wit:  Lot 2, Block 1, Pine Lakes Village, Common Interest Community No. 76, according to the plat and survey thereof on file and of record in the Office of the County Recorder in and for Stearns County, Minnesota	Fee ownership	J	104,900.00	135,820.00
Real property located at 1921 West Oakes Drive, St. Cloud, Stearns County, Minnesota, 56303, legally described as follows, to-wit:  Lot 2, Block 1, Knollwood Estates Plat 4, according to the plat thereof on file and of record in the Office of the County Recorder in and for Stearns County, Minnesota	Fee ownership	J	104,900.00	81,883.00
Real property located at 1920 Knollwood Circle, St. Cloud, Stearns County, Minnesota, legally described as follows, to-wit:  See Schedule A-4 attached hereto and incorporated by reference herein	Fee ownership	J	104,900.00	143,063.00
Real property located at 1930 Knollwood Circle, St. Cloud, Stearns County, Minnesota, legally described as follows, to-wit:  See Schedule A-5 attached hereto and incorporated by reference herein	Fee ownership	J	104,900.00	113,372.00
Real property located at 1932 Knollwood Circle, St. Cloud, Stearns County, Minnesota, legally described as follows, to-wit:  See Schedule A-6 attached hereto and incorporated by reference herein	Fee ownership	J	104,900.00	113,372.00

Sub-Total > **524,500.00** (Total of this page)Total > **3,045,600.00**

(Report also on Summary of Schedules)

Sheet 3 of 3 continuation sheets attached to the Schedule of Real Property

**TRACT A:**

That part of Lot Seventeen (17), Block Two (2), KNOLLWOOD ESTATES PLAT 4, City of St. Cloud, Stearns County, Minnesota, lying westerly of the following described line: Commencing at the northeasterly corner of said Lot 17, Block 2; thence North 89° 24' 30" West, on an assumed bearing, along the northerly line of said Lot 17, Block 2, a distance of 57.07 feet to the point of beginning of the line to be described; thence South 05° 37' 34" West, a distance of 174.61 feet; thence South 84° 40' 23" East, a distance of 3.40 feet; thence South 5° 37' 34" West, a distance of 51.64 feet to the southerly line of said Lot 17, Block 2 and said described line there terminating.

Lot 2, Block 2, Oak Crest, according to the plat and survey thereof on file and of record in the office of the County Recorder in and for Benton County, Minnesota

Commencing at the Northwest corner of Government Lot 2 of Section 7, Township 42, Range 28; thence South along the West line of said Government Lot 2 and Government Lot 3 of said Section 7 for a distance of 1372 feet; thence turn left an angle of  $79^{\circ}$  and  $27'$  for a distance of 298.6 feet; thence turn right at an angle of  $21^{\circ}$   $58'$  for a distance of 50 feet to the point of beginning; thence a left angle of  $94^{\circ}$   $50'$  for a distance of 130.4 feet to a point; thence a right angle of  $77^{\circ}$   $55'$  for a distance of 63.5 feet to a point; thence right angle of  $106^{\circ}$   $55'$  for a distance of 147.8 feet to a point; thence a right angle of  $90^{\circ}$  to the point of beginning.

ALSO: Commencing at the Northwest corner of Government Lot 2, Section 7, Township 42, Range 28; thence South along the West line of Government Lot 2 and Government Lot 3 of said Section 7 for a distance of 1372 feet; thence turn left on an angle of  $79^{\circ}$   $27'$  for a distance of 298.8 feet; thence turn right an angle of  $21^{\circ}$   $58'$  for a distance of 100 feet to the point of beginning; thence straight ahead for a distance of 50 feet; thence turn left an angle of  $87^{\circ}$  for a distance of 168.2 feet to a point on the South side of public road; thence in a Northwesterly direction along the South line of said public road for a distance of 65.75 feet; thence in a Southwesterly direction for a distance of 147.8 feet to the point of beginning. Above tracts are in Government Lot 3, Section 7, Township 42, Range 28 and are in

accordance with a plat of survey made and dated August 17, 1942 and the property shown between the survey line and the water line of Sullivan Lake is accepted as being a part of the property heretofore described.

(Abstract Property)



That part of the West Half of the Southeast Quarter ( $W\frac{1}{2}$  of  $SE\frac{1}{4}$ ) of Section Nineteen (19), Township Thirty-six (36) North, Range Thirty (30) West, Fourth Principal Meridian, Benton County, Minnesota, lying East of a line described as beginning at a point on the South line of said  $W\frac{1}{2}$  of  $SE\frac{1}{4}$ , distant 825.00 feet West of the Southeast corner thereof; thence North at an angle of  $91^{\circ} 24'$  with said South line, as measured from West to North, for 2,640 feet, more or less, to the North line of said  $W\frac{1}{2}$  of  $SE\frac{1}{4}$  and there terminating.

Also, the East Half of the Southeast Quarter ( $E\frac{1}{2}$  of  $SE\frac{1}{4}$ ), of Section Nineteen (19), Township Thirty-six (36) North, Range Thirty (30) West, Fourth Principal Meridian, Benton County, Minnesota

State of Minnesota

Stearns County

Tract A:

That part of Lot Twenty (20), Block Two (2), KNOLLWOOD ESTATES PLAT 4, City of St. Cloud, Stearns County, Minnesota, according to the recorded plat thereof, lying Northwesternly of the following described line: Commencing at the southeasterly corner of said Lot 20, Block 2; thence North  $00^{\circ} 12' 19''$  West on an assumed bearing, along the easterly line of said Lot 20, Block 2, a distance of 59.89 feet to the point of beginning of the line to be described; thence South  $56^{\circ} 19' 16''$  West, a distance of 128.36 feet; thence South  $33^{\circ} 43' 31''$  East, a distance of 3.41 feet; thence South  $56^{\circ} 18' 30''$  West, a distance of 51.39 feet, to the southwesterly line of said Lot 20, Block 2, and said described line there terminating.

(Abstract Property)

**TRACT B:**

That part of Lot Seventeen (17), Block Two (2), KNOLLWOOD ESTATES PLAT 4, City of St. Cloud, Stearns County, Minnesota, lying easterly of the following described line: Commencing at the northeasterly corner of said Lot 17, Block 2; thence North  $89^{\circ} 24' 30''$  West, on an assumed bearing, along the northerly line of said Lot 17, Block 2, a distance of 57.07 feet to the point of beginning of the line to be described; thence South  $05^{\circ} 37' 34''$  West, a distance of 174.61 feet; thence South  $84^{\circ} 40' 23''$  East, a distance of 3.40 feet; thence South  $5^{\circ} 37' 34''$  West, a distance of 51.64 feet to the southerly line of said Lot 17, Block 2 and said described line there terminating.

In re **Kevin R. Schmitz,  
Jacki L. Schmitz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>MinnWest Bank, M.V., 3130 Second Street South, P.O. Box 7429, St. Cloud, Minnesota 56302-7429, Checking Account No. xxx-xxx-7061 (Rental Account for various real estate properties owned and under management by Debtors)</b>	J	<b>28.00</b>
		<b>Farmers &amp; Merchants State Bank, 1301 Second Street North, P.O. Box 567, Sauk Rapids, Minnesota 56379, Checking Account No. xxx-xxx-2350</b>	J	<b>45.00</b>
		<b>Wells Fargo Bank, N.A., P.O. Box B514, Minneapolis, Minnesota 55479, Checking Account No. xxx-xxx-5065</b>	J	<b>21.00</b>
		<b>Wells Fargo Bank, N.A., P.O. Box B514, Minneapolis, Minnesota 55479, Savings Account No. xxx-xxx-0091</b>	J	<b>20.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Ordinary household goods and furnishings</b>	J	<b>6,000.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		<b>Ordinary wearing apparel</b>	J	<b>500.00</b>
7. Furs and jewelry.		<b>Wedding ring</b>	W	<b>650.00</b>
		<b>Earrings</b>	W	<b>100.00</b>

Sub-Total > **7,364.00**  
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

In re **Kevin R. Schmitz,  
Jacki L. Schmitz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
8. Firearms and sports, photographic, and other hobby equipment.		<b>Browning 870 shotgun</b>	<b>H</b>	<b>50.00</b>
		<b>Remington 30-06 rifle</b>	<b>H</b>	<b>100.00</b>
		<b>Digital camera</b>	<b>W</b>	<b>50.00</b>
		<b>Two 2005 Arctic Cat snowmobiles</b>	<b>H</b>	<b>2,000.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>Cincinnati Life Insurance (term insurance - \$1,000,000.00 face value)</b>	<b>H</b>	<b>0.00</b>
		<b>Cincinnati Life Insurance (term insurance - \$400,000.00 face value)</b>	<b>H</b>	<b>0.00</b>
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>Vanguard Roth IRA (Account No. xxx-xxx-5974)</b>	<b>W</b>	<b>7,736.00</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>100% ownership interest in Prestige Builders of St. Cloud, Inc.</b>	<b>H</b>	<b>0.00</b>
		<b>100% ownership interest in Executive Realty of St. Cloud, LLC</b>	<b>J</b>	<b>0.00</b>
		<b>100% ownership interest in JLS Property Management, LLC</b>	<b>W</b>	<b>0.00</b>
		<b>100% ownership interest in C&amp;S of St. Cloud, Inc.</b>	<b>W</b>	<b>0.00</b>
		<b>100% ownership interest in Schmitz Red Angus</b>	<b>J</b>	<b>0.00</b>
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			

Sub-Total > **9,936.00**  
(Total of this page)

Sheet 1 of 3 continuation sheets attached  
to the Schedule of Personal Property

In re **Kevin R. Schmitz,  
Jacki L. Schmitz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
16. Accounts receivable.		<b>Gold'n Plump Pullet Contracts</b>	<b>J</b>	<b>6,900.00</b>
		<b>Gold'n Plump chicken litter proceeds</b>	<b>J</b>	<b>6,000.00</b>
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		<b>Judgment claim against Christopher and Jessica Campbell for unpaid rent</b>	<b>J</b>	<b>2,111.00</b>
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		<b>2010 federal and state income tax refunds</b>	<b>J</b>	<b>Unknown</b>
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2008 Nissan Sentra</b>	<b>W</b>	<b>6,500.00</b>
		<b>2006 Nissan Sentra</b>	<b>H</b>	<b>3,500.00</b>

Sub-Total > **25,011.00**  
(Total of this page)

Sheet 2 of 3 continuation sheets attached  
to the Schedule of Personal Property

In re **Kevin R. Schmitz,  
Jacki L. Schmitz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		<b>2008 Ford F350 Truck</b>	<b>H</b>	<b>16,500.00</b>
26. Boats, motors, and accessories.		<b>2004 Glastron 205 boat and 2007 Spartan trailer</b>	<b>W</b>	<b>7,500.00</b>
		<b>2007 SeaDoo Jet Ski</b>	<b>W</b>	<b>4,000.00</b>
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment, and supplies used in business.		<b>Tools (hand and power) used in business</b>	<b>J</b>	<b>100.00</b>
30. Inventory.	<b>X</b>			
31. Animals.		<b>See Schedule B-1 attached hereto and incorporated by reference herein</b>	<b>J</b>	<b>258,100.00</b>
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.		<b>See Schedule B-2 attached hereto and incorporated by reference herein</b>	<b>J</b>	<b>115,100.00</b>
34. Farm supplies, chemicals, and feed.		<b>See Schedule B-3 attached hereto and incorporated by reference herein</b>	<b>J</b>	<b>76,000.00</b>
35. Other personal property of any kind not already listed. Itemize.		<b>Two Gold'n Plump Pullet Contracts</b>	<b>J</b>	<b>35,000.00</b>

Sub-Total >	<b>512,300.00</b>
(Total of this page)	
Total >	<b>554,611.00</b>

(Report also on Summary of Schedules)

Sheet 3 of 3 continuation sheets attached  
to the Schedule of Personal Property

**Feed & Miscellaneous**

8 Tower Valley Irrigator	1	\$50,000.00	\$50,000.00
Bushels of Corn	3000	\$4.00	\$12,000.00
Bales of Hay	300	\$20.00	\$6,000.00
Bales of Bedding	200	\$15.00	\$3,000.00
Tons of Silage	100	\$50.00	\$5,000.00
			\$76,000.00



**Cattle Inventory**

<b>Item</b>	<b>Quantity</b>	<b>Price</b>	<b>Total</b>
Bred Cows & Bred Heifers	185	\$1,000.00	\$185,000.00
Fall Calving Cows	13	\$1,000.00	\$13,000.00
Spring Heifer Calves	59	\$500.00	\$29,500.00
Spring Bull Calves	54	\$500.00	\$27,000.00
Herd Bulls	3	\$1,200.00	\$3,600.00
			\$258,100.00

### Equipment Inventory

Item	Quantity	Price	Total
Gehl 420 Wheel Rake (5 on each side)	1	\$1,500.00	\$1,500.00
Cools Forage Blower	1	\$250.00	\$250.00
16 ft Hay Throw Rack with Running Gear	1	\$500.00	\$500.00
14 ft. Flat Rack with Running Gear	1	\$500.00	\$500.00
Tri-cycle Hay Feeders	2	\$1,500.00	\$3,000.00
Round Bale Feeders	8	\$100.00	\$800.00
20 ft. Steel & Rubber Portable Feed Bunks	16	\$100.00	\$1,600.00
20 Ft. All Steel Portable Feed Bunks	6	\$150.00	\$900.00
10 ft Steel & Rubber Portable Feed Bunks	5	\$100.00	\$500.00
Creep Feeders (one on wheels)	4	\$200.00	\$800.00
Portable Cattle Chute & Scale	1	\$1,500.00	\$1,500.00
Stationary Cattle Chute & Alley-way	1	\$1,000.00	\$1,000.00
Portable Sem-loading Cattle Chute	1	\$250.00	\$250.00
Portable Cattle Panels (10 & 12 ft)- approx 50	50	\$70.00	\$3,500.00
Ford F-350 Truck (86,000 miles)			\$0.00
28 ft Gooseneck Cattle Trailer	1	\$8,500.00	\$8,500.00
24 ft Gooseneck Horse Trailer	1	\$12,000.00	\$12,000.00
12 ft Bumper Hitch Cattle Trailer	1	\$500.00	\$500.00
16 ft Skid Loader Trailer Tandem Wheels	1	\$1,500.00	\$1,500.00
2054 Mustang Skid Loader 2,800 hours *			\$0.00
John Deere 4320 Tractor with Cab 620 Hours**	1	\$12,000.00	\$12,000.00
John Deere 2210 Lawn Tractor ***	1	\$5,000.00	\$5,000.00
			\$56,100.00

### Chicken Barn Equipment

35K Generators	2	\$10,000.00	\$20,000.00
16 Ton Feed Bins	2	\$1,500.00	\$3,000.00
8 Ton Bins and Scales	4	\$1,000.00	\$4,000.00
Watering Systems	2	\$5,000.00	\$10,000.00
Automatic Feed Systems	2	\$5,000.00	\$10,000.00
Ventilation Systems	2	\$6,000.00	\$12,000.00
			\$59,000.00

In re **Kevin R. Schmitz,  
Jacki L. Schmitz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)☒ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds  
\$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter  
with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
MinnWest Bank, M.V., 3130 Second Street South, P.O. Box 7429, St. Cloud, Minnesota 56302-7429, Checking Account No. xxx-xxx-7061 (Rental Account for various real estate properties owned and under management by Debtors)	11 U.S.C. § 522(d)(5)	28.00	28.00
Farmers & Merchants State Bank, 1301 Second Street North, P.O. Box 567, Sauk Rapids, Minnesota 56379, Checking Account No. xxx-xxx-2350	11 U.S.C. § 522(d)(5)	45.00	45.00
Wells Fargo Bank, N.A., P.O. Box B514, Minneapolis, Minnesota 55479, Checking Account No. xxx-xxx-5065	11 U.S.C. § 522(d)(5)	21.00	21.00
Wells Fargo Bank, N.A., P.O. Box B514, Minneapolis, Minnesota 55479, Savings Account No. xxx-xxx-0091	11 U.S.C. § 522(d)(5)	20.00	20.00
<b>Household Goods and Furnishings</b>			
Ordinary household goods and furnishings	11 U.S.C. § 522(d)(3)	6,000.00	6,000.00
<b>Wearing Apparel</b>			
Ordinary wearing apparel	11 U.S.C. § 522(d)(3)	500.00	500.00
<b>Furs and Jewelry</b>			
Wedding ring	11 U.S.C. § 522(d)(4)	650.00	650.00
Earrings	11 U.S.C. § 522(d)(4)	100.00	100.00
<b>Firearms and Sports, Photographic and Other Hobby Equipment</b>			
Browning 870 shotgun	11 U.S.C. § 522(d)(5)	50.00	50.00
Remington 30-06 rifle	11 U.S.C. § 522(d)(5)	100.00	100.00
Digital camera	11 U.S.C. § 522(d)(5)	50.00	50.00
Two 2005 Arctic Cat snowmobiles	11 U.S.C. § 522(d)(5)	2,000.00	2,000.00
<b>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</b>			
Vanguard Roth IRA (Account No. xxx-xxx-5974)	11 U.S.C. § 522(d)(10)(E), § 522(d)(12), § 522(n)	7,736.00	7,736.00
<b>Accounts Receivable</b>			
Gold'n Plump Pullet Contracts	11 U.S.C. § 522(d)(5)	6,900.00	6,900.00
<b>Other Liquidated Debts Owning Debtor Including Tax Refund</b>			
Judgment claim against Christopher and Jessica Campbell for unpaid rent	11 U.S.C. § 522(d)(5)	2,111.00	2,111.00

In re **Kevin R. Schmitz,  
Jacki L. Schmitz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b><u>Automobiles, Trucks, Trailers, and Other Vehicles</u></b>			
2008 Nissan Sentra	11 U.S.C. § 522(d)(2) and § 522(d)(5)	4,100.00	6,500.00
2006 Nissan Sentra	11 U.S.C. § 522(d)(2)	3,500.00	3,500.00
2008 Ford F350 Truck	11 U.S.C. § 522(d)(5)	986.00	16,500.00
<b><u>Boats, Motors and Accessories</u></b>			
2004 Glastron 205 boat and 2007 Spartan trailer	11 U.S.C. § 522(d)(5)	2,489.00	7,500.00
2007 SeaDoo Jet Ski	11 U.S.C. § 522(d)(5)	1.00	4,000.00
<b><u>Machinery, Fixtures, Equipment and Supplies Used in Business</u></b>			
Tools (hand and power) used in business	11 U.S.C. § 522(d)(6)	100.00	100.00
<b><u>Other Personal Property of Any Kind Not Already Listed</u></b>			
Two Gold'n Plump Pullet Contracts	11 U.S.C. § 522(d)(5)	8,550.00	35,000.00

In re **Kevin R. Schmitz,  
Jacki L. Schmitz**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. <b>xxx-xxx-4600</b>	<b>J</b>	<b>First security interest</b>					
<b>Ag Star Financial</b> <b>P.O. Box 4249</b> <b>Mankato, MN 56002</b>		<b>Livestock, farming equipment, farming supplies and feed</b>					
Value \$ <b>449,200.00</b>					<b>450,000.00</b>	<b>800.00</b>	
Account No.	<b>J</b>	<b>First mortgage</b> <b>Homestead property located at 936</b> <b>Oakcrest Lane, Sauk Rapids, Benton</b> <b>County, Minnesota 56379-2556, legally</b> <b>described as follows, to-wit:</b>					
<b>Bank of America</b> <b>P.O. Box 650070</b> <b>Dallas, TX 75265-0070</b>		<b>See Schedule A-1 attached hereto and</b> <b>incorporated by reference herein</b>					
Value \$ <b>200,000.00</b>					<b>96,478.00</b>	<b>0.00</b>	
Account No.	<b>J</b>	<b>Second mortgage</b> <b>Homestead property located at 936</b> <b>Oakcrest Lane, Sauk Rapids, Benton</b> <b>County, Minnesota 56379-2556, legally</b> <b>described as follows, to-wit:</b>					
<b>Bank of America</b> <b>P.O. Box 650225</b> <b>Dallas, TX 75265-0225</b>		<b>See Schedule A-1 attached hereto and</b> <b>incorporated by reference herein</b>					
Value \$ <b>200,000.00</b>					<b>32,185.00</b>	<b>0.00</b>	
Account No. <b>xxx-xxx-7164</b>	<b>W</b>	<b>First security interest</b>					
<b>Bank of America</b> <b>P.O. Box 15220</b> <b>Wilmington, DE 19886-5220</b>		<b>2004 Glastron 205 boat and 2007</b> <b>Spartan trailer</b>					
Value \$ <b>7,500.00</b>					<b>5,011.00</b>	<b>0.00</b>	
Subtotal (Total of this page)						<b>583,674.00</b>	<b>800.00</b>

5 continuation sheets attached

In re **Kevin R. Schmitz,  
Jacki L. Schmitz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. <b>xxx-xxx-4905</b>	<b>H</b>	<b>First security interest</b>					
<b>Chase Auto Finance</b> <b>P.O. Box 78067</b> <b>Phoenix, AZ 85062-8067</b>		<b>2008 Ford F350 Truck</b>					
		Value \$ <b>16,500.00</b>				<b>15,514.00</b>	<b>0.00</b>
Account No. <b>xxx-xxx-0448</b>	<b>J</b>	<b>First mortgage</b>					
<b>Chase Home Finance</b> <b>P.O. Box 78420</b> <b>Phoenix, AZ 85062-8420</b>		<b>Real property located at 1920 Knollwood Circle, St. Cloud, Stearns County, Minnesota, legally described as follows, to-wit:</b>					
		<b>See Schedule A-4 attached hereto and incorporated by reference herein</b>					
		Value \$ <b>104,900.00</b>				<b>126,947.00</b>	<b>22,047.00</b>
Account No.	<b>H</b>	<b>Second mortgage</b>					
<b>CLC - E-Trade</b> <b>P.O. Box 747054</b> <b>Pittsburgh, PA 15274-7054</b>		<b>Real property located at 1117 Mockingbird Loop, Sartell, Stearns County, Minnesota, legally described as follows, to-wit:</b>					
		<b>Lot 20, Block 1, Pine Lakes Village, Common Interest Community No. 76, according to the plat and survey thereof</b>					
		Value \$ <b>104,900.00</b>				<b>25,899.00</b>	<b>25,899.00</b>
Account No. <b>xxx-xxx-4844</b>	<b>W</b>	<b>First security interest</b>					
<b>GE Money</b> <b>P.O. Box 530912</b> <b>Lavonia, GA 30553-0912</b>		<b>2007 SeaDoo Jet Ski</b>					
		Value \$ <b>4,000.00</b>				<b>4,533.00</b>	<b>533.00</b>
Account No. <b>xxx-xxx-7370</b>	<b>H</b>	<b>Second mortgage</b>					
<b>Greentree</b> <b>P.O. Box 6172</b> <b>Rapid City, SD 57709-6172</b>		<b>Real property located at 1205 Mockingbird Loop, Sartell, Stearns County, Minnesota, legally described as follows, to-wit:</b>					
		<b>Lot 8, Block 1, Pine Lakes Village, Common Interest Community No. 76, according to the plat and survey thereof</b>					
		Value \$ <b>104,900.00</b>				<b>25,890.00</b>	<b>25,890.00</b>
Subtotal						<b>198,783.00</b>	<b>74,369.00</b>
(Total of this page)							

Sheet 1 of 5 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

In re **Kevin R. Schmitz,  
Jacki L. Schmitz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.								
Home Federal Savings Bank 50 - 14th Avenue East Suite 100 Sartell, MN 56377	X	H	First mortgage Real property located at 2273 - 15th Street, N.E., Sauk Rapids, Benton County, Minnesota, legally described as follows, to-wit: See Schedule A-3 attached hereto and incorporated by reference herein (130 acres total) Value \$ 1,060,000.00				2,765,000.00	1,705,000.00
Account No. xxx-xxx-4474								
Home Federal Savings Bank 50 - 14th Avenue East Suite 100 Sartell, MN 56377	J		First mortgage Real property located at 1101 Mockingbird Loop, Sartell, Stearns County, Minnesota, legally described as follows, to-wit: Lot 24, Block 1, Pine Lakes Village, Common Interest Community No. 76, according to the plat and survey on file Value \$ 104,900.00				149,223.00	44,323.00
Account No. xxx-xxx-4401								
Home Federal Savings Bank 50 - 14th Avenue East Suite 100 Sartell, MN 56377	J		First mortgage Real property located at 1131 Mockingbird Loop, Sartell, Stearns County, Minnesota, legally described as follows, to-wit: Lot 14, Block 1, Pine Lakes Village, Common Interest Community No. 76, according to the plat and survey thereof Value \$ 104,900.00				116,902.00	12,002.00
Account No. xxx-xxx-4400								
Home Federal Savings Bank 50 - 14th Avenue East Suite 100 Sartell, MN 56377	J		First mortgage Real property located at 1133 Mockingbird Loop, Sartell, Stearns County, Minnesota, legally described as follows, to-wit: Lot 13, Block 1, Pine Lakes Village, Common Interest Community No. 76, according to the plat and survey thereof Value \$ 92,000.00				116,902.00	24,902.00
Account No. xxx-xxx-3703								
Home Federal Savings Bank 50 - 14th Avenue East Suite 100 Sartell, MN 56377	J		First mortgage Real property located at 1137 Mockingbird Loop, Sartell, Stearns County, Minnesota, legally described as follows, to-wit: Lot 11, Block 1, Pine Lakes Village, Common Interest Community No. 76, according to the plat and survey thereof Value \$ 104,900.00				148,078.00	43,178.00
Subtotal (Total of this page)							3,296,105.00	1,829,405.00

Sheet 2 of 5 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

In re **Kevin R. Schmitz,  
Jacki L. Schmitz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY		
Account No. <b>xxx-xxx-3848</b>	<b>J</b>			<b>First mortgage</b> <b>Real property located at 1203</b> <b>Mockingbird Loop, Sartell, Stearns</b> <b>County, Minnesota, legally described as</b> <b>follows, to-wit:</b> <b>Lot 9, Block 1, Pine Lakes Village,</b> <b>Common Interest Community No. 76,</b> <b>according to the plat and survey thereof</b>				<b>146,751.00</b>	<b>41,851.00</b>		
<b>Home Federal Savings Bank</b> <b>50 - 14th Avenue East</b> <b>Suite 100</b> <b>Sartell, MN 56377</b>										<b>Value \$</b>	<b>104,900.00</b>
Account No. <b>xxx-xxx-4015</b>										<b>J</b>	
<b>Home Federal Savings Bank</b> <b>50 - 14th Avenue East</b> <b>Suite 100</b> <b>Sartell, MN 56377</b>	<b>Value \$</b>	<b>104,900.00</b>									
Account No. <b>xxx-xxx-4398</b>	<b>J</b>			<b>First mortgage</b> <b>Real property located at 1215</b> <b>Mockingbird Loop, Sartell, Stearns</b> <b>County, Minnesota, legally described as</b> <b>follows, to-wit:</b> <b>Lot 3, Block 1, Pine Lakes Village,</b> <b>Common Interest Community No. 76,</b> <b>according to the plat and survey thereof</b>				<b>129,379.00</b>	<b>24,479.00</b>		
<b>Home Federal Savings Bank</b> <b>50 - 14th Avenue East</b> <b>Suite 100</b> <b>Sartell, MN 56377</b>										<b>Value \$</b>	<b>104,900.00</b>
Account No.										<b>H</b>	
<b>Home Federal Savings Bank</b> <b>c/o Christopher Harmoning</b> <b>1010 W. St. Germain St., #500</b> <b>Saint Cloud, MN 56301-3406</b>	<b>Value \$</b>	<b>0.00</b>									
Account No.	<b>J</b>							<b>125,453.00</b>	<b>20,553.00</b>		
<b>Nationstar Mortgage</b> <b>350 Highland Drive</b> <b>Lewisville, TX 75067</b>										<b>Value \$</b>	<b>104,900.00</b>
Subtotal (Total of this page)										<b>537,403.00</b>	<b>117,803.00</b>

Sheet 3 of 5 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

Sheet **3** of **5** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims



In re **Kevin R. Schmitz,  
Jacki L. Schmitz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. <b>xxx-xxx-7006</b>								
<b>Nationstar Mortgage</b> <b>350 Highland Drive</b> <b>Lewisville, TX 75067</b>		<b>J</b>	<b>First mortgage</b> <b>Real property located at 1117</b> <b>Mockingbird Loop, Sartell, Stearns</b> <b>County, Minnesota, legally described as</b> <b>follows, to-wit:</b> <b>Lot 20, Block 1, Pine Lakes Village,</b> <b>Common Interest Community No. 76,</b> <b>according to the plat and survey thereof</b>					
			Value \$ <b>104,900.00</b>				<b>126,017.00</b>	<b>21,117.00</b>
Account No. <b>xxx-xxx-7528</b>								
<b>Nationstar Mortgage</b> <b>350 Highland Drive</b> <b>Lewisville, TX 75067</b>		<b>H</b>	<b>First mortgage</b> <b>Real property located at 1135</b> <b>Mockingbird Loop, Sartell, Stearns</b> <b>County, Minnesota, legally described as</b> <b>follows, to-wit:</b> <b>Lot 12, Block 1, Pine Lakes Village,</b> <b>Common Interest Community No. 76,</b> <b>according to the plat and survey thereof</b>					
			Value \$ <b>104,900.00</b>				<b>128,165.00</b>	<b>23,265.00</b>
Account No. <b>xxx-xxx-3973</b>								
<b>Nationstar Mortgage</b> <b>350 Highland Drive</b> <b>Lewisville, TX 75067</b>		<b>W</b>	<b>First mortgage</b> <b>Real property located at 1921 West</b> <b>Oakes Drive, St. Cloud, Stearns County,</b> <b>Minnesota, 56303, legally described as</b> <b>follows, to-wit:</b> <b>Lot 2, Block 1, Knollwood Estates Plat 4,</b> <b>according to the plat thereof on file and</b> <b>of record in the Offi</b>					
			Value \$ <b>104,900.00</b>				<b>81,883.00</b>	<b>0.00</b>
Account No. <b>xxx-xxx-0380</b>								
<b>Nationstar Mortgage</b> <b>350 Highland Drive</b> <b>Lewisville, TX 75067</b>		<b>J</b>	<b>First mortgage</b> <b>Real property located at 1930 Knollwood</b> <b>Circle, St. Cloud, Stearns County,</b> <b>Minnesota, legally described as follows,</b> <b>to-wit:</b> <b>See Schedule A-5 attached hereto and</b> <b>incorporated by reference herein</b>					
			Value \$ <b>104,900.00</b>				<b>113,372.00</b>	<b>8,472.00</b>
Account No. <b>xxx-xxx-0382</b>								
<b>Nationstar Mortgage</b> <b>350 Highland Drive</b> <b>Lewisville, TX 75067</b>		<b>W</b>	<b>First mortgage</b> <b>Real property located at 1932 Knollwood</b> <b>Circle, St. Cloud, Stearns County,</b> <b>Minnesota, legally described as follows,</b> <b>to-wit:</b> <b>See Schedule A-6 attached hereto and</b> <b>incorporated by reference herein</b>					
			Value \$ <b>104,900.00</b>				<b>113,372.00</b>	<b>8,472.00</b>
Subtotal							<b>562,809.00</b>	<b>61,326.00</b>
(Total of this page)								

Sheet **4** of **5** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

In re **Kevin R. Schmitz,  
Jacki L. Schmitz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.								
<b>Nationstar Mortgage</b> <b>350 Highland Drive</b> <b>Lewisville, TX 75067</b>		<b>J</b>	<b>First mortgage</b> <b>Real property located at 1205</b> <b>Mockingbird Loop, Sartell, Stearns</b> <b>County, Minnesota, legally described as</b> <b>follows, to-wit:</b> <b>Lot 8, Block 1, Pine Lakes Village,</b> <b>Common Interest Community No. 76,</b> <b>according to the plat and survey thereof</b>				<b>0.00</b>	<b>0.00</b>
			Value \$ <b>104,900.00</b>				<b>0.00</b>	<b>0.00</b>
Account No.								
<b>Scherer Bros. Lumber</b> <b>4797 Highway 10</b> <b>Arden Hills, MN 55112</b>		<b>J</b>	<b>Third mortgage</b> <b>Homestead property located at 936</b> <b>Oakcrest Lane, Sauk Rapids, Benton</b> <b>County, Minnesota 56379-2556, legally</b> <b>described as follows, to-wit:</b> <b>See Schedule A-1 attached hereto and</b> <b>incorporated by reference herein</b>				<b>70,000.00</b>	<b>0.00</b>
			Value \$ <b>200,000.00</b>				<b>70,000.00</b>	<b>0.00</b>
Account No. <b>xxx-xxx-8490</b>								
<b>Sun Trust Mortgage</b> <b>P.O. Box 79041</b> <b>Baltimore, MD 21279-0041</b>		<b>J</b>	<b>Second mortgage</b> <b>Real property located at 1920 Knollwood</b> <b>Circle, St. Cloud, Stearns County,</b> <b>Minnesota, legally described as follows,</b> <b>to-wit:</b> <b>See Schedule A-4 attached hereto and</b> <b>incorporated by reference herein</b>				<b>16,116.00</b>	<b>16,116.00</b>
			Value \$ <b>104,900.00</b>				<b>16,116.00</b>	<b>16,116.00</b>
Account No. <b>xxx-xxx-8709</b>								
<b>Tru Stone Financial</b> <b>P.O. Box 1260</b> <b>Minneapolis, MN 55440-8570</b>		<b>W</b>	<b>First security interest</b>  <b>2008 Nissan Sentra</b>				<b>2,431.00</b>	<b>0.00</b>
			Value \$ <b>6,500.00</b>				<b>2,431.00</b>	<b>0.00</b>
Account No.								
<b>Wells Fargo Home Mtg.</b> <b>P.O. Box 5296</b> <b>Carol Stream, IL 60197-5296</b>		<b>W</b>	<b>First mortgage</b> <b>Real property located at 35547 Sullivan</b> <b>Drive, Hillman, Morrison County,</b> <b>Minnesota, legally described as follows,</b> <b>to-wit:</b> <b>See Schedule A-2 attached hereto and</b> <b>incorporated by reference herein</b>				<b>228,683.00</b>	<b>3,683.00</b>
			Value \$ <b>225,000.00</b>				<b>228,683.00</b>	<b>3,683.00</b>
Subtotal							<b>317,230.00</b>	<b>19,799.00</b>
(Total of this page)								
Total							<b>5,496,004.00</b>	<b>2,103,502.00</b>
(Report on Summary of Schedules)								

Sheet **5** of **5** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

**TRACT A:**

That part of Lot Seventeen (17), Block Two (2), KNOLLWOOD ESTATES PLAT 4, City of St. Cloud, Stearns County, Minnesota, lying westerly of the following described line: Commencing at the northeasterly corner of said Lot 17, Block 2; thence North 89° 24' 30" West, on an assumed bearing, along the northerly line of said Lot 17, Block 2, a distance of 57.07 feet to the point of beginning of the line to be described; thence South 05° 37' 34" West, a distance of 174.61 feet; thence South 84° 40' 23" East, a distance of 3.40 feet; thence South 5° 37' 34" West, a distance of 51.64 feet to the southerly line of said Lot 17, Block 2 and said described line there terminating.

Lot 2, Block 2, Oak Crest, according to the plat and survey thereof on file and of record in the office of the County Recorder in and for Benton County, Minnesota

Commencing at the Northwest corner of Government Lot 2 of Section 7, Township 42, Range 28; thence South along the West line of said Government Lot 2 and Government Lot 3 of said Section 7 for a distance of 1372 feet; thence turn left an angle of  $79^{\circ}$  and  $27'$  for a distance of 298.6 feet; thence turn right at an angle of  $21^{\circ}$   $58'$  for a distance of 50 feet to the point of beginning; thence a left angle of  $94^{\circ}$   $50'$  for a distance of 130.4 feet to a point; thence a right angle of  $77^{\circ}$   $55'$  for a distance of 63.5 feet to a point; thence right angle of  $106^{\circ}$   $55'$  for a distance of 147.8 feet to a point; thence a right angle of  $90^{\circ}$  to the point of beginning.

ALSO: Commencing at the Northwest corner of Government Lot 2, Section 7, Township 42, Range 28; thence South along the West line of Government Lot 2 and Government Lot 3 of said Section 7 for a distance of 1372 feet; thence turn left on an angle of  $79^{\circ}$   $27'$  for a distance of 298.8 feet; thence turn right an angle of  $21^{\circ}$   $58'$  for a distance of 100 feet to the point of beginning; thence straight ahead for a distance of 50 feet; thence turn left an angle of  $87^{\circ}$  for a distance of 168.2 feet to a point on the South side of public road; thence in a Northwesterly direction along the South line of said public road for a distance of 65.75 feet; thence in a Southwesterly direction for a distance of 147.8 feet to the point of beginning. Above tracts are in Government Lot 3, Section 7, Township 42, Range 28 and are in

accordance with a plat of survey made and dated August 17, 1942 and the property shown between the survey line and the water line of Sullivan Lake is accepted as being a part of the property heretofore described.

(Abstract Property)

That part of the West Half of the Southeast Quarter ( $W\frac{1}{2}$  of  $SE\frac{1}{4}$ ) of Section Nineteen (19), Township Thirty-six (36) North, Range Thirty (30) West, Fourth Principal Meridian, Benton County, Minnesota, lying East of a line described as beginning at a point on the South line of said  $W\frac{1}{2}$  of  $SE\frac{1}{4}$ , distant 825.00 feet West of the Southeast corner thereof; thence North at an angle of  $91^{\circ} 24'$  with said South line, as measured from West to North, for 2,640 feet, more or less, to the North line of said  $W\frac{1}{2}$  of  $SE\frac{1}{4}$  and there terminating.

Also, the East Half of the Southeast Quarter ( $E\frac{1}{2}$  of  $SE\frac{1}{4}$ ), of Section Nineteen (19), Township Thirty-six (36) North, Range Thirty (30) West, Fourth Principal Meridian, Benton County, Minnesota

State of Minnesota

Stearns County

Tract A:

That part of Lot Twenty (20), Block Two (2), KNOLLWOOD ESTATES PLAT 4, City of St. Cloud, Stearns County, Minnesota, according to the recorded plat thereof, lying Northwesternly of the following described line: Commencing at the southeasterly corner of said Lot 20, Block 2; thence North  $00^{\circ} 12' 19''$  West on an assumed bearing, along the easterly line of said Lot 20, Block 2, a distance of 59.89 feet to the point of beginning of the line to be described; thence South  $56^{\circ} 19' 16''$  West, a distance of 128.36 feet; thence South  $33^{\circ} 43' 31''$  East, a distance of 3.41 feet; thence South  $56^{\circ} 18' 30''$  West, a distance of 51.39 feet, to the southwesterly line of said Lot 20, Block 2, and said described line there terminating.

(Abstract Property)

**TRACT B:**

That part of Lot Seventeen (17), Block Two (2), KNOLLWOOD ESTATES PLAT 4, City of St. Cloud, Stearns County, Minnesota, lying easterly of the following described line: Commencing at the northeasterly corner of said Lot 17, Block 2; thence North  $89^{\circ} 24' 30''$  West, on an assumed bearing, along the northerly line of said Lot 17, Block 2, a distance of 57.07 feet to the point of beginning of the line to be described; thence South  $05^{\circ} 37' 34''$  West, a distance of 174.61 feet; thence South  $84^{\circ} 40' 23''$  East, a distance of 3.40 feet; thence South  $5^{\circ} 37' 34''$  West, a distance of 51.64 feet to the southerly line of said Lot 17, Block 2 and said described line there terminating.



In re **Kevin R. Schmitz,  
Jacki L. Schmitz**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

#### ☐ Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

#### ☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### ☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### ☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

#### ☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### ☐ Deposits by individuals

Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

#### ☒ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

#### ☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

#### ☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Kevin R. Schmitz,  
Jacki L. Schmitz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

## TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No.			<b>Real estate taxes for property located at 2273 - 15th Street, N.E., Sauk Rapids, Benton County, MN</b>				<b>6,236.00</b>	
<b>Benton County Auditor-Treas. P.O. Box 129 Foley, MN 56329-0129</b>		<b>J</b>						<b>0.00</b>
								<b>6,236.00</b>
Account No.							<b>0.00</b>	
<b>Internal Revenue Service Kansas City, MO 64999</b>		<b>J</b>						<b>0.00</b>
								<b>0.00</b>
Account No.							<b>0.00</b>	
<b>MN Department of Revenue PO Box 64447 Saint Paul, MN 55164</b>		<b>J</b>						<b>0.00</b>
								<b>0.00</b>
Account No.			<b>Unpaid real estate taxes for 1101 Mockingbird Loop, 1131 Mockingbird Loop, 1133 Mockingbird Loop, 1137 Mockingbird Loop, 1203 Mockingbird Loop, 1215 Mockingbird Loop, 1217 Mockingbird Loop, Sartell, Minnesota real estate</b>				<b>25,800.00</b>	
<b>Stearns County Auditor-Treas. Administration Center, Rm. 136 P.O. Box 728 Saint Cloud, MN 56302-0728</b>		<b>J</b>						<b>0.00</b>
								<b>25,800.00</b>
Account No.								

Sheet **1** of **1** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority ClaimsSubtotal  
(Total of this page)**0.00**  
**32,036.00**Total  
(Report on Summary of Schedules)**0.00**  
**32,036.00**

In re **Kevin R. Schmitz,  
Jacki L. Schmitz**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
<b>Arnold's Equipment</b> <b>P.O. Box 1043</b> <b>Saint Cloud, MN 56302</b>		<b>H</b>				<b>1,466.00</b>
Account No.						
<b>Bonnie's Printing</b> <b>2856 Seventh Street North</b> <b>Saint Cloud, MN 56303</b>		<b>X J</b>	<b>X</b>			<b>3,140.68</b>
Account No. <b>xxx-xxx-1516</b>						
<b>Cardmember Services</b> <b>P.O. Box 790408</b> <b>Saint Louis, MO 63179-0408</b>		<b>X J</b>	<b>X</b>			<b>4,996.00</b>
Account No.						
<b>Cattle Mail USA</b> <b>1146 Seventh Avenue</b> <b>Dannebrog, NE 68831</b>		<b>X J</b>	<b>X</b>			<b>2,095.00</b>
Subtotal (Total of this page)						<b>11,697.68</b>

5 continuation sheets attached

In re **Kevin R. Schmitz,  
Jacki L. Schmitz**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
<b>Charles Ehlen 2920 Winnebago Road Sartell, MN 56377</b>	<b>H</b>					<b>93,000.00</b>
Account No.						
<b>DV Auction-The Stock Exchange 1200 Kelland Drive Norfolk, NE 68701</b>	<b>X J</b>		<b>X</b>			<b>2,495.00</b>
Account No.						
<b>Farm &amp; Ranch Guide P.O. Box 1977 Bismarck, ND 58502</b>	<b>X J</b>		<b>X</b>			<b>4,449.00</b>
Account No.						
<b>Felt, Martin, Frazier &amp; Weldon P.O. Box 2558 Billings, MT 59103-2558</b>	<b>H</b>					<b>150.00</b>
Account No.						
<b>Finken Plumbing &amp; Heating P.O. Box 7190 Saint Cloud, MN 56302</b>	<b>H</b>					<b>9,261.00</b>
Sheet no. <u>1</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>109,355.00</b>

In re **Kevin R. Schmitz,  
Jacki L. Schmitz**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
<b>Gehl Finance</b> <b>BIN 88512</b> <b>Milwaukee, WI 53288-0512</b>	<b>H</b>					<b>8,088.00</b>
Account No.						
<b>GM Drilling</b> <b>8914 Ridgewood Road</b> <b>St. Joseph, MN 56379</b>	<b>H</b>					<b>2,809.00</b>
Account No.						
<b>Gold Label, Inc.</b> <b>32642 Old Portland Road</b> <b>Adel, IA 50003</b>	<b>X H</b>					<b>2,255.00</b>
Account No.						
<b>Gold'n Plump</b> <b>P.O. Box 1106</b> <b>Saint Cloud, MN 56302</b>	<b>J</b>					<b>1,733.00</b>
Account No.						
<b>Gold'n Plump</b> <b>c/o Susan E. Gelinske</b> <b>2200 IDS Center, 80 S. 8th St.</b> <b>Minneapolis, MN 55402</b>	<b>J</b>					<b>0.00</b>
Sheet no. <u>2</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>14,885.00</b>

In re **Kevin R. Schmitz,  
Jacki L. Schmitz**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
<b>Home Federal c/o Christopher W. Harmoning 1010 W. St. Germain, #500 Saint Cloud, MN 56301</b>	<b>X</b>	<b>J</b>				<b>Unknown</b>
Account No.						
<b>John Deere Credit P.O. Box 6600 Johnston, IA 50131-6600</b>		<b>H</b>				<b>7,397.00</b>
Account No.						
<b>Lakeland Construction Finance 13963 West Preserve Blvd. Burnsville, MN 55337</b>		<b>H</b>				<b>125,000.00</b>
Account No.						
<b>Lakeland Construction Finance c/o Christopher J. Knapp 775 Prairie Center Dr., #400 Eden Prairie, MN 55344</b>		<b>H</b>				<b>0.00</b>
Account No.						
<b>Mimbach Fleet Supply 3355 Quail Road, N.E. Sauk Rapids, MN 56379</b>		<b>H</b>				<b>6,625.00</b>
Sheet no. <u>3</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>139,022.00</b>

In re **Kevin R. Schmitz,  
Jacki L. Schmitz**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
<b>Minnesota Farm Guide P.O. Box 1977 Bismarck, ND 58502</b>	<b>X</b>	<b>J</b>		<b>X</b>		<b>1,542.00</b>
Account No.						
<b>Montana West Printing &amp; Design 121 West Main Street Lewistown, MT 59457</b>	<b>X</b>	<b>J</b>		<b>X</b>		<b>3,285.00</b>
Account No.						
<b>Pierz Veterinary Clinic P.O. Box 312 Pierz, MN 56364</b>	<b>X</b>	<b>H</b>				<b>417.00</b>
Account No.						
<b>Ravich Meyer Kirkman et al 4545 IDS Center Minneapolis, MN 55402</b>		<b>J</b>				<b>Unknown</b>
Account No. <b>xxx-xxx-9537</b>						
<b>Wells Fargo Card Service P.O. Box 6412 Carol Stream, IL 60197-6412</b>		<b>H</b>				<b>6,879.00</b>
Sheet no. <b>4</b> of <b>5</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>12,123.00</b>

In re **Kevin R. Schmitz,  
Jacki L. Schmitz**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM					
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.									
Account No. <b>xxx-xxx-3956</b>	<b>J</b>					<b>11,225.00</b>					
<b>Wells Fargo Card Svc. P.O. Box 6412 Carol Stream, IL 60197-5296</b>											
Account No. <b>xxx-xxx-5100</b>	<b>J</b>					<b>24,318.00</b>					
<b>Westwood Professional Svc. 7699 Anagram Drive Eden Prairie, MN 55344</b>											
Account No. <b>xxx-xxx-x373-3</b>	<b>H</b>					<b>1,651.00</b>					
<b>Xcel Energy P.O. Box 9477 Minneapolis, MN 55484-9477</b>											
Account No. <b>xxx-xxx-x343-7</b>	<b>H</b>					<b>289.00</b>					
<b>Xcel Energy PO Box 9477 Minneapolis, MN 55484-9477</b>											
Account No.											
Sheet no. <b>5</b> of <b>5</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>37,483.00</b>					
Subtotal (Total of this page)						<b>37,483.00</b>					
Total (Report on Summary of Schedules)						<b>324,565.68</b>					



In re **Kevin R. Schmitz,  
Jacki L. Schmitz**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
<b>Cara Zochert 1205 Mockingbird Loop Sartell, MN 56377</b>	<b>One year lease for 1205 Mockingbird Loop, Sartell, MN property, lease expires November 30, 2011, \$1,200.00 per month lease payments, lease payments current</b>
<b>Gold'n Plump Attn: Dir. of Live Operations P.O. Box 1106 Saint Cloud, MN 56302</b>	<b>Two (2) July 1, 2010 Pullet Contracts, flock-to-flock contracts for period of July 1, 2010 to September 1, 2010</b>
<b>James Grass and Ann Lockard 1101 Mockingbird Loop Sartell, MN 56377</b>	<b>Month-to-month lease for 1101 Mockingbird Loop, Sartell, MN property, \$1,200.00 per month lease payments, lease payments current</b>
<b>Jon and Carla Brundell 1932 Knollwood Circle Saint Cloud, MN 56303</b>	<b>One year lease for 1932 Knollwood Circle, St. Cloud, MN property; lease expires October 31, 2011, \$1,000.00 per month lease payments, lease payments current</b>
<b>Kelly and Seth Piurkowski 1105 Mockingbird Loop Sartell, MN 56377</b>	<b>Month-to-month lease for 1105 Mockingbird Loop, Sartell, MN property, \$1,100.00 per month lease payments, lease payments current</b>
<b>Linda &amp; Gordon Lahr 1921 West Oakes Drive Saint Cloud, MN 56303</b>	<b>Month-to-month lease for 1921 West Oakes Drive, St. Cloud, MN property, \$950.00 per month lease payments, lease payments current</b>
<b>Megan Vogel 1137 Mockingbird Loop Sartell, MN 56377</b>	<b>Month-to-month lease for 1137 Mockingbird Loop, Sartell, MN property, \$1,000.00 per month lease payments, lease payments current</b>
<b>Melissa Mackrell/Jeff Andreen 1217 Mockingbird Loop Sartell, MN 56377</b>	<b>Month-to-month lease for 1217 Mockingbird Loop, Sartell, MN property, \$1,200.00 per month lease payments, lease payments current</b>
<b>Michael Eighn/Diane Duckworth 1135 Mockingbird Loop Sartell, MN 56377</b>	<b>Month-to-month lease for 1135 Mockingbird Loop, Sartell, MN property, \$1,200.00 per month lease payments, lease payments current</b>
<b>Nicole &amp; Dennis Ohlenkamp 1920 Knollwood Circle Saint Cloud, MN 56303</b>	<b>Month-to-month lease for 1920 Knollwood Circle, St. Cloud, MN property, \$1,000.00 per month rent, rent payments current</b>
<b>Robert &amp; Tiffany Johnson 1131 Mockingbird Loop Sartell, MN 56377</b>	<b>Six month lease for 1131 Mockingbird Loop, Sartell, MN property, lease term expires January 31, 2011, \$1,200.00 per lease payments, lease payments current</b>

In re **Kevin R. Schmitz,  
Jacki L. Schmitz**

Case No. \_\_\_\_\_

Debtors

## **SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

(Continuation Sheet)

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
<b>Sarah Johnson 1215 Mockingbird Loop Sartell, MN 56377</b>	<b>One year lease for 1215 Mockingbird Loop, Sartell, MN property, lease expires November 30, 2010, \$1,200.00 per month lease payments, lease payments current</b>
<b>Sheri Richter Dominick Richter 1117 Mockingbird Loop Sartell, MN 56377</b>	<b>One year lease for 1117 Mockingbird Loop, Sartell, MN property, lease expires May 1, 2011, \$1,200.00 per month lease payments, lease payments current</b>
<b>Sprint P.O. Box 4191 Carol Stream, IL 60197-4191</b>	<b>Cellular telephone contract, contract expires October, 2012, \$233.25 per month contract payments, contract payments current</b>
<b>Thomas &amp; Theresa Winczewski 1930 Knollwood Circle Saint Cloud, MN 56303</b>	<b>Month-to-month lease for 1930 Knollwood Circle, St. Cloud, MN property, \$1,200.00 per month lease payments, lease payments current</b>
<b>Todd &amp; Darrin Meyer 1133 Mockingbird Loop Sartell, MN 56377</b>	<b>One year lease for 1133 Mockingbird Loop, Sartell, MN property, lease expires July 1, 2011, \$1,000.00 per month lease payments, lease payments current</b>

In re **Kevin R. Schmitz,  
Jacki L. Schmitz**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Prestige Builders of St. Cloud P.O. Box 245 Sauk Rapids, MN 56379</b>	<b>Cardmember Services P.O. Box 790408 Saint Louis, MO 63179-0408</b>
<b>Prestige Builders of St. Cloud P.O. Box 245 Sauk Rapids, MN 56379</b>	<b>Home Federal Savings Bank 50 - 14th Avenue East Suite 100 Sartell, MN 56377</b>
<b>Prestige Builders of St. Cloud P.O. Box 245 Sauk Rapids, MN 56379</b>	<b>Home Federal c/o Christopher W. Harmoning 1010 W. St. Germain, #500 Saint Cloud, MN 56301</b>
<b>Schmitz Red Angus 936 Oakcrest Lane Sauk Rapids, MN 56379</b>	<b>Cattle Mail USA 1146 Seventh Avenue Dannebrog, NE 68831</b>
<b>Schmitz Red Angus 936 Oakcrest Lane Sauk Rapids, MN 56379</b>	<b>DV Auction-The Stock Exchange 1200 Kelland Drive Norfolk, NE 68701</b>
<b>Schmitz Red Angus 936 Oakcrest Lane Sauk Rapids, MN 56379</b>	<b>Minnesota Farm Guide P.O. Box 1977 Bismarck, ND 58502</b>
<b>Schmitz Red Angus 936 Oakcrest Lane Sauk Rapids, MN 56379</b>	<b>Montana West Printing &amp; Design 121 West Main Street Lewistown, MT 59457</b>
<b>Schmitz Red Angus 936 Oakcrest Lane Sauk Rapids, MN 56379</b>	<b>Farm &amp; Ranch Guide P.O. Box 1977 Bismarck, ND 58502</b>
<b>Schmitz Red Angus 936 Oakcrest Lane Sauk Rapids, MN 56379</b>	<b>Bonnie's Printing 2856 Seventh Street North Saint Cloud, MN 56303</b>
<b>Schmitz Red Angus 936 Oakcrest Lane Sauk Rapids, MN 56379</b>	<b>Gold Label, Inc. 32642 Old Portland Road Adel, IA 50003</b>
<b>Schmitz Red Angus 936 Oakcrest Lane Sauk Rapids, MN 56379</b>	<b>Pierz Veterinary Clinic P.O. Box 312 Pierz, MN 56364</b>

In re **Kevin R. Schmitz**  
**Jacki L. Schmitz**

Case No. \_\_\_\_\_

Debtor(s) \_\_\_\_\_

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
<b>Married</b>	RELATIONSHIP(S): <b>Son</b>	AGE(S): <b>19</b>
<b>Employment:*</b>	DEBTOR	SPOUSE
Occupation	<b>Contractor</b>	<b>Bookkeeper</b>
Name of Employer	<b>Prestige Builders of St. Cloud, Inc.</b>	<b>Self-employed</b>
How long employed	<b>24 years</b>	
Address of Employer	<b>P.O. Box 245 Sauk Rapids, MN 56379</b>	
<b>*See Attachment for Additional Employment Information</b>		

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

2. Estimate monthly overtime

3. SUBTOTAL

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify): \_\_\_\_\_

5. SUBTOTAL OF PAYROLL DEDUCTIONS

6. TOTAL NET MONTHLY TAKE HOME PAY

7. Regular income from operation of business or profession or farm (Attach detailed statement)

8. Income from real property

9. Interest and dividends

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

11. Social security or government assistance

(Specify): \_\_\_\_\_

12. Pension or retirement income

13. Other monthly income

(Specify): \_\_\_\_\_

14. SUBTOTAL OF LINES 7 THROUGH 13

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ <b>2,000.00</b>	\$ <b>0.00</b>
2. Estimate monthly overtime	\$ <b>0.00</b>	\$ <b>0.00</b>
3. SUBTOTAL	\$ <b>2,000.00</b>	\$ <b>0.00</b>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <b>0.00</b>	\$ <b>0.00</b>
b. Insurance	\$ <b>0.00</b>	\$ <b>0.00</b>
c. Union dues	\$ <b>0.00</b>	\$ <b>0.00</b>
d. Other (Specify):	\$ <b>0.00</b>	\$ <b>0.00</b>
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <b>0.00</b>	\$ <b>0.00</b>
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ <b>2,000.00</b>	\$ <b>0.00</b>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <b>0.00</b>	\$ <b>4,000.00</b>
8. Income from real property	\$ <b>0.00</b>	\$ <b>0.00</b>
9. Interest and dividends	\$ <b>0.00</b>	\$ <b>0.00</b>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ <b>0.00</b>	\$ <b>0.00</b>
11. Social security or government assistance	\$ <b>0.00</b>	\$ <b>0.00</b>
(Specify):	\$ <b>0.00</b>	\$ <b>0.00</b>
12. Pension or retirement income	\$ <b>0.00</b>	\$ <b>0.00</b>
13. Other monthly income	\$ <b>0.00</b>	\$ <b>0.00</b>
(Specify):	\$ <b>0.00</b>	\$ <b>0.00</b>
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ <b>0.00</b>	\$ <b>4,000.00</b>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ <b>2,000.00</b>	\$ <b>4,000.00</b>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ <b>6,000.00</b>	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

**Debtor hopes and expects to derive income from raising livestock. Debtor's ability to do so is contingent upon Debtor obtaining land for lease in order to raise livestock. Debtors also expect to derive additional income from their property management business.**

In re 

Kevin R. Schmitz  
Jacki L. Schmitz

Debtor(s)

Case No.

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**  
**Attachment for Additional Employment Information**

Debtor		
Occupation	Farmer	
Name of Employer	Self-employed	
How long employed		
Address of Employer	936 Oakcrest Lane Sauk Rapids, MN 56379	

In re **Kevin R. Schmitz**  
**Jacki L. Schmitz**

Case No. \_\_\_\_\_

Debtor(s) \_\_\_\_\_

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	<u>1,577.00</u>
a. Are real estate taxes included?	Yes <u>X</u> No _____		
b. Is property insurance included?	Yes <u>X</u> No _____		
2. Utilities:		\$	
a. Electricity and heating fuel		\$	<u>280.00</u>
b. Water and sewer		\$	<u>75.00</u>
c. Telephone		\$	<u>150.00</u>
d. Other _____		\$	<u>0.00</u>
3. Home maintenance (repairs and upkeep)		\$	<u>100.00</u>
4. Food		\$	<u>250.00</u>
5. Clothing		\$	<u>50.00</u>
6. Laundry and dry cleaning		\$	<u>0.00</u>
7. Medical and dental expenses		\$	<u>200.00</u>
8. Transportation (not including car payments)		\$	<u>160.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>40.00</u>
10. Charitable contributions		\$	<u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		\$	
a. Homeowner's or renter's		\$	<u>0.00</u>
b. Life		\$	<u>225.00</u>
c. Health		\$	<u>450.00</u>
d. Auto		\$	<u>250.00</u>
e. Other _____		\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		\$	
(Specify) <u>Estimated income taxes</u>		\$	<u>1,500.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		\$	
a. Auto		\$	<u>134.00</u>
b. Other <u>Ford F350 Truck</u>		\$	<u>689.00</u>
c. Other _____		\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others		\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<u>0.00</u>
17. Other <u>Cabin mortgage (PITI)</u>		\$	<u>1,775.00</u>
Other <u>Cabin utilities</u>		\$	<u>100.00</u>

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 8,005.00

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

**20. STATEMENT OF MONTHLY NET INCOME**

a. Average monthly income from Line 15 of Schedule I	\$	<u>6,000.00</u>
b. Average monthly expenses from Line 18 above	\$	<u>8,005.00</u>
c. Monthly net income (a. minus b.)	\$	<u>-2,005.00</u>

**United States Bankruptcy Court  
District of Minnesota**

In re **Kevin R. Schmitz  
Jacki L. Schmitz**

Debtor(s)

Case No. \_\_\_\_\_

Chapter **7**

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **47** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **November 29, 2010**

Signature **/s/ Kevin R. Schmitz**  
**Kevin R. Schmitz**  
Debtor

Date **November 29, 2010**

Signature **/s/ Jacki L. Schmitz**  
**Jacki L. Schmitz**  
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.



# United States Bankruptcy Court District of Minnesota

In re **Kevin R. Schmitz**  
**Jacki L. Schmitz**

Debtor(s)

Case No.  
Chapter

**7**

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### DEFINITIONS

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None  
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$29,455.00</b>	<b>2008 - Spanier Bus Service wages (Jacki)</b>
<b>\$15,300.00</b>	<b>2008 - Executive Realty draws (Kevin)</b>
<b>\$1,700.00</b>	<b>2008 - Executive Realty draws (Jacki)</b>
<b>\$32,812.00</b>	<b>2009 - Spanier Bus Service wages (Jacki)</b>
<b>\$35,625.00</b>	<b>2009 - self-employment income from cleaning and property management businesses (Jacki)</b>
<b>\$2,500.00</b>	<b>2009 - Executive Realty draws (Kevin)</b>
<b>\$1,200.00</b>	<b>2009 - Executive Realty draws (Jacki)</b>
<b>\$15,000.00</b>	<b>2010 (year-to-date) - Spanier Bus Service wages (Jacki)</b>

AMOUNT	SOURCE
<b>\$21,290.00</b>	<b>2010 (year-to-date) - self-employment income (Jacki)</b>
<b>\$12,000.00</b>	<b>2010 (year-to-date) - Executive Realty draws (Kevin)</b>
<b>\$12,000.00</b>	<b>2010 (year-to-date) - JLS Property Management draws (Kevin)</b>

## 2. Income other than from employment or operation of business

None  
☐

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$570.00</b>	<b>2008 - interest income</b>
<b>\$8,755.00</b>	<b>2008 - tax refunds</b>
<b>\$1,857.00</b>	<b>2008 - capital gains from sale of farm equipment</b>
<b>\$193,418.00</b>	<b>2008 - gains from sale of farm equipment</b>
<b>\$2,152.00</b>	<b>2008 - unemployment compensation (Jacki)</b>
<b>\$365.00</b>	<b>2009 - interest income</b>
<b>\$191,546.00</b>	<b>2009 - capital gains from sales of real estate, cattle and farm equipment</b>
<b>\$13,924.00</b>	<b>2009 - gains from sales of real estate, cattle and farm equipment</b>
<b>\$102.00</b>	<b>2009 - pension distribution</b>

## 3. Payments to creditors

None  
☒

*Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None  
☐

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
<b>None other than in the ordinary course of business, including regularly scheduled mortgage payments on Debtors' home, cabin, various rental properties, vehicles and boat/trailer loans</b>			

\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None  
☒

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None  
☐

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Home Federal Savings Bank v. Kevin R. Schmitz and Jacki L. Schmitz, Court File No. 73-CV-10-8806	Contract / foreclosure/ receivership action	Stearns County District Court	Receivership Order entered 10/25/10
Home Federal Savings Bank v. Prestige Builders of St. Cloud, Inc., et al., Court File No. 05-CV-10-1875	Receivership / foreclosure/ contract action	Benton County District Court	Receivership Order entered 11/5/10
Kevin Schmitz and Jacki Schmitz v. Christopher Campbell and Jessica Campbell, Court File No. 73-CO-10-439	Rent collection claim	Stearns County Conciliation Court	Judgment entered in favor of Debtors 6/28/10
Bonnie's Printing v. Kevin Schmitz, et al., Court File No. 05-CO-10-146	Contract action	Benton County Conciliation Court	Judgment entered against Debtor on 6/29/10
Cattle Mail USA, Inc. v. Kevin Schmitz, et al., Court File No. SC10-20	Contract action	Howard County, Nebraska Small Claims Court	Pending

None  
☐

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
SEE ANSWER TO QUESTION 6.b.		

#### 5. Repossessions, foreclosures and returns

None  
☐

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
SEE ANSWERS TO QUESTIONS 4.a. & 6.b.		

## 6. Assignments and receiverships

None  
☒

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None  
☐

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
Home Federal Savings Bank 50 - 14th Avenue East Suite 100 Sartell, MN 56377	Stearns County District Court, Court File No. 73-CV-10-8806; Receivership Order entered 10/25/10		Various residential rental real estate properties
Home Federal Savings Bank 50 - 14th Avenue East Suite 100 Sartell, MN 56377	Benton County District Court, Court File No. 05-CV-10-1875; Receivership Order entered 11/5/10		Farm real estate and equipment

## 7. Gifts

None  
☒

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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## 8. Losses

None  
☒

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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## 9. Payments related to debt counseling or bankruptcy

None  
☐

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Lutheran Social Services 424 W. Superior Street No. 600 Duluth, MN 55802	11/9/2010	\$75.00

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>Ravich Meyer Kirkman McGrath, et al.</b> <b>4545 IDS Center</b> <b>80 S. Eighth Street</b> <b>Minneapolis, MN 55402</b>	<b>6/23/10; 10/14/10</b>	<b>6/23/10 payment - \$5,000.00</b> <b>10/14/10 payment - \$2,000.00</b>
<b>Felhaber Larson Fenlon &amp; Vogt</b> <b>220 S. 6th Street, Ste 2200</b> <b>Minneapolis, MN 55402-2200</b>	<b>10/14/10; 11/5/10; 11/23/10</b>	<b>\$10,500.00 plus filing fee for representation in these proceedings</b>

#### 10. Other transfers

None  
☐

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
<b>Michael &amp; Catherine Baker</b> <b>1213 Mockingbird Loop</b> <b>Sartell, MN 56377</b>	<b>10/23/09</b>	<b>Transferred real property located at 1213 Mockingbird Loop, Sartell, MN 56377 to Bakers for gross sales price of \$124,900.00; \$5,500.00 net cash sale proceeds received by Debtors; net sale proceeds used in Debtors' various businesses</b>
<b>Molly Grams</b> <b>1112 Mockingbird Loop</b> <b>Sartell, MN 56377</b>	<b>9/24/09</b>	<b>Transferred real property at 1112 Mockingbird Loop, Sartell, MN 56377; sold by Debtors for gross sales price of \$128,000.00; Debtors received no net cash from sale</b>
Sale of various livestock and farm equipment in ordinary course of Debtors' business	4/20/09; 6/27/09	

None  
☒

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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#### 11. Closed financial accounts

None  
☒

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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**12. Safe deposit boxes**None  
☒

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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**13. Setoffs**None  
☒

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**None  
☒

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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**15. Prior address of debtor**None  
☒

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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**16. Spouses and Former Spouses**None  
☒

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None  
☒

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None  
☒

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None  
☒

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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### 18. Nature, location and name of business

None  
☐

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Prestige Builders of St. Cloud	41-1543038	P.O. Box 245 Sauk Rapids, MN 56379	Land development, residential real estate construction	1986 to present
Executive Realty of St. Cloud, LLC	75-3100746	P.O. Box 245 Sauk Rapids, MN 56379	Residential/commercial real estate sales	February 2003 to present
JLS Property Management, LLC	26-4629086	P.O. Box 245 Sauk Rapids, MN 56379	Residential/commercial property management	March 2009 to present
C&S of St. Cloud, Inc.	41-1701160	P.O. Box 245 Sauk Rapids, MN 56379	Real estate holding company	July 1991 to present
Schmitz Red Angus		P.O. Box 245 Sauk Rapids, MN 56379	Cattle raising, agricultural	2004 to present

None  
☒

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

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**19. Books, records and financial statements**

 None  
☐

 a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

## NAME AND ADDRESS

**Bill Conboy**  
**26 Sixth Avenue North**  
**Saint Cloud, MN 56302**

## DATES SERVICES RENDERED

**2003 to present**
**Schlenner, Wenner & Co.**  
**P.O. Box 1496**  
**Saint Cloud, MN 56302**
**2005 to present**

 None  
☒

 b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

## NAME

## ADDRESS

## DATES SERVICES RENDERED

 None  
☐

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

## NAME

**Bill Conboy**

## ADDRESS

**26 Sixth Avenue**  
**Saint Cloud, MN 56302**
**Schlenner, Wenner & Co.**
**P.O. Box 1496**  
**Saint Cloud, MN 56302**
**Kevin and Jacki Schmitz**
**936 Oakcrest Lane**  
**Sauk Rapids, MN 56379**

 None  
☐

 d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

## NAME AND ADDRESS

**Home Federal Savings Bank**  
**50 - 14th Avenue East**  
**Suite 100**  
**Sartell, MN 56377**

## DATE ISSUED

**Annually**
**Ag Star**  
**P.O. Box 4249**  
**Mankato, MN 56002**
**Annually**


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**20. Inventories**

 None  
☒

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

## DATE OF INVENTORY

## INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY  
(Specify cost, market or other basis)
 None  
☒

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

## DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY  
RECORDS



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**21 . Current Partners, Officers, Directors and Shareholders**

None  
☒

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

None  
☒

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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**22 . Former partners, officers, directors and shareholders**

None  
☒

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None  
☒

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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**23 . Withdrawals from a partnership or distributions by a corporation**

None  
☒

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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**24. Tax Consolidation Group.**

None  
☒

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------------	--------------------------------------

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**25. Pension Funds.**

None  
☒

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
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**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date **November 29, 2010**

Signature /s/ Kevin R. Schmitz  
**Kevin R. Schmitz**  
Debtor

Date **November 29, 2010**

Signature /s/ Jacki L. Schmitz  
**Jacki L. Schmitz**  
Joint Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

**United States Bankruptcy Court**  
**District of Minnesota**

In re **Kevin R. Schmitz**  
**Jacki L. Schmitz**

Debtor(s)

Case No.

Chapter

**7**

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

**PART A** - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
<b>Creditor's Name:</b> <b>Bank of America</b>	<b>Describe Property Securing Debt:</b> <b>Homestead property located at 936 Oakcrest Lane, Sauk Rapids, Benton County, Minnesota 56379-2556, legally described as follows, to-wit:</b>  <b>See Schedule A-1 attached hereto and incorporated by reference herein</b>
Property will be (check one): <input type="checkbox"/> Surrendered <span style="margin-left: 200px;"><input checked="" type="checkbox"/> Retained</span>	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <span style="margin-left: 200px;"><input checked="" type="checkbox"/> Not claimed as exempt</span>	

Property No. 2	
<b>Creditor's Name:</b> <b>Bank of America</b>	<b>Describe Property Securing Debt:</b> <b>Homestead property located at 936 Oakcrest Lane, Sauk Rapids, Benton County, Minnesota 56379-2556, legally described as follows, to-wit:</b>  <b>See Schedule A-1 attached hereto and incorporated by reference herein</b>
Property will be (check one): <input type="checkbox"/> Surrendered <span style="margin-left: 200px;"><input checked="" type="checkbox"/> Retained</span>	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <span style="margin-left: 200px;"><input checked="" type="checkbox"/> Not claimed as exempt</span>	

Property No. 3	
<b>Creditor's Name:</b> <b>Bank of America</b>	<b>Describe Property Securing Debt:</b> <b>2004 Glastron 205 boat and 2007 Spartan trailer</b>
Property will be (check one): <input type="checkbox"/> Surrendered <span style="margin-left: 200px;"><input checked="" type="checkbox"/> Retained</span>	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <span style="margin-left: 200px;"><input type="checkbox"/> Not claimed as exempt</span>	

Property No. 4	
<b>Creditor's Name:</b> <b>Chase Auto Finance</b>	<b>Describe Property Securing Debt:</b> <b>2008 Ford F350 Truck</b>
Property will be (check one): <input type="checkbox"/> Surrendered <span style="margin-left: 200px;"><input checked="" type="checkbox"/> Retained</span>	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <span style="margin-left: 200px;"><input type="checkbox"/> Not claimed as exempt</span>	

Property No. 5	
<b>Creditor's Name:</b> <b>GE Money</b>	<b>Describe Property Securing Debt:</b> <b>2007 SeaDoo Jet Ski</b>
Property will be (check one): <input type="checkbox"/> Surrendered <span style="margin-left: 200px;"><input checked="" type="checkbox"/> Retained</span>	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <span style="margin-left: 200px;"><input type="checkbox"/> Not claimed as exempt</span>	

Property No. 6	
<b>Creditor's Name:</b> Tru Stone Financial	<b>Describe Property Securing Debt:</b> 2008 Nissan Sentra
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 7	
<b>Creditor's Name:</b> Wells Fargo Home Mtg.	<b>Describe Property Securing Debt:</b> Real property located at 35547 Sullivan Drive, Hillman, Morrison County, Minnesota, legally described as follows, to-wit:  See Schedule A-2 attached hereto and incorporated by reference herein
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

**PART B** - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
<b>Lessor's Name:</b> -NONE-	<b>Describe Leased Property:</b>	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

**I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.**

Date **November 29, 2010**

Signature **/s/ Kevin R. Schmitz**  
**Kevin R. Schmitz**  
Debtor

Date **November 29, 2010**

Signature **/s/ Jacki L. Schmitz**  
**Jacki L. Schmitz**  
Joint Debtor

Commencing at the Northwest corner of Government Lot 2 of Section 7, Township 42, Range 28; thence South along the West line of said Government Lot 2 and Government Lot 3 of said Section 7 for a distance of 1372 feet; thence turn left an angle of  $79^{\circ}$  and  $27'$  for a distance of 298.6 feet; thence turn right at an angle of  $21^{\circ}$   $58'$  for a distance of 50 feet to the point of beginning; thence a left angle of  $94^{\circ}$   $50'$  for a distance of 130.4 feet to a point; thence a right angle of  $77^{\circ}$   $55'$  for a distance of 63.5 feet to a point; thence right angle of  $106^{\circ}$   $55'$  for a distance of 147.8 feet to a point; thence a right angle of  $90^{\circ}$  to the point of beginning.

ALSO: Commencing at the Northwest corner of Government Lot 2, Section 7, Township 42, Range 28; thence South along the West line of Government Lot 2 and Government Lot 3 of said Section 7 for a distance of 1372 feet; thence turn left on an angle of  $79^{\circ}$   $27'$  for a distance of 298.8 feet; thence turn right an angle of  $21^{\circ}$   $58'$  for a distance of 100 feet to the point of beginning; thence straight ahead for a distance of 50 feet; thence turn left an angle of  $87^{\circ}$  for a distance of 168.2 feet to a point on the South side of public road; thence in a Northwesterly direction along the South line of said public road for a distance of 65.75 feet; thence in a Southwesterly direction for a distance of 147.8 feet to the point of beginning. Above tracts are in Government Lot 3, Section 7, Township 42, Range 28 and are in

accordance with a plat of survey made and dated August 17, 1942 and the property shown between the survey line and the water line of Sullivan Lake is accepted as being a part of the property heretofore described.

(Abstract Property)

Lot 2, Block 2, Oak Crest, according to the plat and survey thereof on file and of record in the office of the County Recorder in and for Benton County, Minnesota



Form 1007-1 - Statement Of Compensation By Debtor's Attorney

United States Bankruptcy Court  
District of Minnesota

In re **Kevin R. Schmitz**  
**Jacki L. Schmitz**

Debtor(s)

Case No.  
Chapter

**7**

STATEMENT OF COMPENSATION BY ATTORNEY FOR DEBTOR(S)

The undersigned, pursuant to Local Rule 1007-1, Bankruptcy Rule 2016(b) and § 329(a) of the Bankruptcy Code, states that:

1. The undersigned is the attorney for the debtor(s) in this case and files this statement as required by applicable rules.
2.
  - (a) The filing fee paid by the undersigned to the clerk for the debtor(s) in this case is: \$ **299.00**
  - (b) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is: \$ **10,500.00**
  - (c) Prior to filing this statement, the debtor(s) paid to the undersigned: \$ **10,500.00**
  - (d) The unpaid balance due and payable by the debtor(s) to the undersigned is: \$ **0.00**
3. The services rendered or to be rendered include the following:
  - (a) analysis of the financial situation and rendering advice and assistance to the debtor in determining whether to file a petition under Title 11 of the United States Code;
  - (b) preparation and filing of the petition, exhibits, attachments, schedules, statements and lists and other documents required by the court;
  - (c) representation of the debtor(s) at the meeting of creditors;
  - (d) negotiations with creditors; and
  - (e) other services reasonably necessary to represent the debtor(s) in this case.
4. The source of all payments by the debtor(s) to the undersigned was or will be from earnings or other current compensation of the debtor(s), and the undersigned has not received and will not receive any transfer of property other than such payments by the debtor(s), except as follows:
5. The undersigned has not shared or agreed to share with any other person other than with members of undersigned's law firm any compensation paid or to be paid.

Dated: **November 29, 2010**

Signed: **/s/ Richard C. Salmen**

**Richard C. Salmen 95308**

**Attorney for Debtor(s)**

**Felhaber Law Firm**

**220 South Sixth Street, Suite 2200**

**Minneapolis, MN 55402**

**612-373-8413 Fax: 612-338-4608**

**WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2**

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

**Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.**

**United States Bankruptcy Court  
District of Minnesota**

In re **Kevin R. Schmitz**  
**Jacki L. Schmitz**

Debtor(s)

Case No.

Chapter

**7**

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)  
UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

**Kevin R. Schmitz**  
**Jacki L. Schmitz**

Printed Name(s) of Debtor(s)

Case No. (if known)

X **/s/ Kevin R. Schmitz**

Signature of Debtor

**November 29, 2010**

Date

X **/s/ Jacki L. Schmitz**

Signature of Joint Debtor (if any)

**November 29, 2010**

Date

**Instructions:** Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court  
District of Minnesota**

In re **Kevin R. Schmitz**  
**Jacki L. Schmitz**

Debtor(s)

Case No. \_\_\_\_\_  
Chapter

**7**

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: **November 29, 2010**

**/s/ Kevin R. Schmitz**

**Kevin R. Schmitz**

Signature of Debtor

Date: **November 29, 2010**

**/s/ Jacki L. Schmitz**

**Jacki L. Schmitz**

Signature of Debtor

AG STAR FINANCIAL  
P.O. BOX 4249  
MANKATO MN 56002

ARNOLD'S EQUIPMENT  
P.O. BOX 1043  
SAINT CLOUD MN 56302

BANK OF AMERICA  
P.O. BOX 650070  
DALLAS TX 75265-0070

BANK OF AMERICA  
P.O. BOX 650225  
DALLAS TX 75265-0225

BANK OF AMERICA  
P.O. BOX 15220  
WILMINGTON DE 19886-5220

BENTON COUNTY AUDITOR-TREAS.  
P.O. BOX 129  
FOLEY MN 56329-0129

BONNIE'S PRINTING  
2856 SEVENTH STREET NORTH  
SAINT CLOUD MN 56303

CARA ZOCHERT  
1205 MOCKINGBIRD LOOP  
SARTELL MN 56377

CARDMEMBER SERVICES  
P.O. BOX 790408  
SAINT LOUIS MO 63179-0408

CATTLE MAIL USA  
1146 SEVENTH AVENUE  
DANNEBROG NE 68831

CHARLES EHLEN  
2920 WINNEBAGO ROAD  
SARTELL MN 56377

CHASE AUTO FINANCE  
P.O. BOX 78067  
PHOENIX AZ 85062-8067

CHASE HOME FINANCE  
P.O. BOX 78420  
PHOENIX AZ 85062-8420

CLC - E-TRADE  
P.O. BOX 747054  
PITTSBURGH PA 15274-7054

DV AUCTION-THE STOCK EXCHANGE  
1200 KELLAND DRIVE  
NORFOLK NE 68701

FARM & RANCH GUIDE  
P.O. BOX 1977  
BISMARCK ND 58502

FELT, MARTIN, FRAZIER & WELDON  
P.O. BOX 2558  
BILLINGS MT 59103-2558

FINKEN PLUMBING & HEATING  
P.O. BOX 7190  
SAINT CLOUD MN 56302

GE MONEY  
P.O. BOX 530912  
LAVONIA GA 30553-0912

GEHL FINANCE  
BIN 88512  
MILWAUKEE WI 53288-0512

GM DRILLING  
8914 RIDGEWOOD ROAD  
ST. JOSEPH MN 56379

GOLD LABEL, INC.  
32642 OLD PORTLAND ROAD  
ADEL IA 50003

GOLD'N PLUMP  
P.O. BOX 1106  
SAINT CLOUD MN 56302

GOLD'N PLUMP  
C/O SUSAN E. GELINSKE  
2200 IDS CENTER, 80 S. 8TH ST.  
MINNEAPOLIS MN 55402

GOLD'N PLUMP  
ATTN: DIR. OF LIVE OPERATIONS  
P.O. BOX 1106  
SAINT CLOUD MN 56302

GREENTREE  
P.O. BOX 6172  
RAPID CITY SD 57709-6172

HOME FEDERAL  
C/O CHRISTOPHER W. HARMONING  
1010 W. ST. GERMAIN, #500  
SAINT CLOUD MN 56301



HOME FEDERAL SAVINGS BANK  
50 - 14TH AVENUE EAST  
SUITE 100  
SARTELL MN 56377

HOME FEDERAL SAVINGS BANK  
C/O CHRISTOPHER HARMONING  
1010 W. ST. GERMAIN ST., #500  
SAINT CLOUD MN 56301-3406

INTERNAL REVENUE SERVICE  
KANSAS CITY MO 64999

JAMES GRASS AND ANN LOCKARD  
1101 MOCKINGBIRD LOOP  
SARTELL MN 56377

JOHN DEERE CREDIT  
P.O. BOX 6600  
JOHNSTON IA 50131-6600

JON AND CARLA BRUNDELL  
1932 KNOLLWOOD CIRCLE  
SAINT CLOUD MN 56303

KELLY AND SETH PIURKOWSKI  
1105 MOCKINGBIRD LOOP  
SARTELL MN 56377

LAKELAND CONSTRUCTION FINANCE  
13963 WEST PRESERVE BLVD.  
BURNSVILLE MN 55337

LAKELAND CONSTRUCTION FINANCE  
C/O CHRISTOPHER J. KNAPP  
775 PRAIRIE CENTER DR., #400  
EDEN PRAIRIE MN 55344

LINDA & GORDON LAHR  
1921 WEST OAKES DRIVE  
SAINT CLOUD MN 56303

MEGAN VOGEL  
1137 MOCKINGBIRD LOOP  
SARTELL MN 56377

MELISSA MACKRELL/JEFF ANDREEN  
1217 MOCKINGBIRD LOOP  
SARTELL MN 56377

MICHAEL EIGHN/DIANE DUCKWORTH  
1135 MOCKINGBIRD LOOP  
SARTELL MN 56377

MIMBACH FLEET SUPPLY  
3355 QUAIL ROAD, N.E.  
SAUK RAPIDS MN 56379

MINNESOTA FARM GUIDE  
P.O. BOX 1977  
BISMARCK ND 58502

MN DEPARTMENT OF REVENUE  
PO BOX 64447  
SAINT PAUL MN 55164

MONTANA WEST PRINTING & DESIGN  
121 WEST MAIN STREET  
LEWISTOWN MT 59457

NATIONSTAR MORTGAGE  
350 HIGHLAND DRIVE  
LEWISVILLE TX 75067

NICOLE & DENNIS OHLENKAMP  
1920 KNOLLWOOD CIRCLE  
SAINT CLOUD MN 56303

PIERZ VETERINARY CLINIC  
P.O. BOX 312  
PIERZ MN 56364

PRESTIGE BUILDERS OF ST. CLOUD  
P.O. BOX 245  
SAUK RAPIDS MN 56379

RAVICH MEYER KIRKMAN ET AL  
4545 IDS CENTER  
MINNEAPOLIS MN 55402

ROBERT & TIFFANY JOHNSON  
1131 MOCKINGBIRD LOOP  
SARTELL MN 56377

SARAH JOHNSON  
1215 MOCKINGBIRD LOOP  
SARTELL MN 56377

SCHERER BROS. LUMBER  
4797 HIGHWAY 10  
ARDEN HILLS MN 55112

SCHMITZ RED ANGUS  
936 OAKCREST LANE  
SAUK RAPIDS MN 56379

SHERI RICHTER  
DOMINICK RICHTER  
1117 MOCKINGBIRD LOOP  
SARTELL MN 56377

SPRINT  
P.O. BOX 4191  
CAROL STREAM IL 60197-4191

STEARNS COUNTY AUDITOR-TREAS.  
ADMINISTRATION CENTER, RM. 136  
P.O. BOX 728  
SAINT CLOUD MN 56302-0728

SUN TRUST MORTGAGE  
P.O. BOX 79041  
BALTIMORE MD 21279-0041

THOMAS & THERESA WINCZEWSKI  
1930 KNOLLWOOD CIRCLE  
SAINT CLOUD MN 56303

TODD & DARRIN MEYER  
1133 MOCKINGBIRD LOOP  
SARTELL MN 56377

TRU STONE FINANCIAL  
P.O. BOX 1260  
MINNEAPOLIS MN 55440-8570

WELLS FARGO CARD SERVICE  
P.O. BOX 6412  
CAROL STREAM IL 60197-6412

WELLS FARGO CARD SVC.  
P.O. BOX 6412  
CAROL STREAM IL 60197-5296

WELLS FARGO HOME MTG.  
P.O. BOX 5296  
CAROL STREAM IL 60197-5296

WESTWOOD PROFESSIONAL SVC.  
7699 ANAGRAM DRIVE  
EDEN PRAIRIE MN 55344

XCEL ENERGY  
P.O. BOX 9477  
MINNEAPOLIS MN 55484-9477

XCEL ENERGY  
PO BOX 9477  
MINNEAPOLIS MN 55484-9477